

### REMARKS

Claims 1-41 are pending in the Office Action and have been rejected. Claims 1, 21, and 41 are independent claims. Claims 2-20 and 22-40 are dependent claims. Approval and entry are respectfully requested.

#### Rejections Under 35 U.S.C. § 103(a)

In numbered paragraphs 3 and 4 on pages 2-9 of the Office Action, the Examiner rejected claims 1-41 under 35 U.S.C. § 103(a) as being unpatentable over Vajk et al. (U.S. Patent No. 5,265,033) in view of Semple et al. (U.S. Patent No. 6,085,177). Applicant respectfully traverses these rejections for the reasons presented below.

Claim 1 recites "said first ATM sending said message to said message depository via said public communications network for storage, and also sending **remittance information and associated depository information**, which indicates a site where said message is stored in said message depository, to said management apparatus via said exclusive line" (emphasis added). Independent claims 21 and 41 recite similar language.

The Examiner asserted in the Office Action that the PIN of Vajk, which is associated with debit or credit card information, discloses the depository information of claim 1. However, the PIN of Vajk is merely a password used to regulate access to the electronic mail service, whereas the depository information of the invention includes the site where the message is stored in the message depository. Thus, the PIN of Vajk does not disclose the depository information as recited in claim 1.

The Examiner also asserted in the Office Action that it is well known in the art that depository information indicates a site where a message is stored. However, a conventional Internet e-mail system does not disclose sending **both** depository information **and** associated remittance information to a management apparatus.

Thus, neither Vajk nor Semple discloses the depository information of claim 1, or sending both depository information and associated remittance information to a management apparatus. Accordingly, it is submitted that independent claims 1, 21, and 41 patentably distinguish over the prior art.

As for the dependent claims, the dependent claims depend from the above-discussed independent claims and are patentable over the prior art for at least the reasons discussed above.

Therefore, Applicant submits that claims 1-41 patentably distinguish over the prior art. Accordingly, Applicant respectfully requests reconsideration and withdrawal of the rejections under § 103.

#### **Examiner Interview**

On April 28, 2004, the undersigned conducted an Examiner Interview with Examiner Nguyen.

During the Examiner Interview, the above arguments were discussed. The Examiner appeared to agree that the PIN of Vajk does not disclose the depository information of the present invention. In response to the argument that the references do not disclose sending both depository information and associated remittance information to a management apparatus, the Examiner indicated that she would need to perform another search.

The Examiner did not make any commitments during the Examiner Interview. However, the Examiner indicated that she would carefully reconsider the case after a Response is filed that includes the above-described remarks.

#### **Conclusion**

It is submitted that neither of the references, either taken alone or in combination, teaches the present claimed invention. Thus, claims 1-41 are deemed to be in a condition suitable for allowance. Reconsideration of the claims and an early Notice of Allowance are earnestly solicited.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

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Finally, if there are any additional fees associated with filing of this response, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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